

WHAT IS CLAIMED IS:

1. A proxy fee settlement system characterized in that said proxy fee settlement system comprises

advertisement distribution/proxy settlement contract management means for managing an advertisement distribution/proxy settlement contract signed by a financial institution or a service agent and a partner performing advertisement distribution at said financial institution or service agent,

net banking site/automatic teller machine management means for managing online services for the net banking site or automatic teller machine at said financial institution or service agent,

proxy settlement determination management means for determining a proxy settlement with a customer at said partner distributing an advertisement recognized by a customer in said online services, and

account management means for charging a fee for a financial procedure followed by a customer using said online services through the net banking site/automatic teller machine management means to the partner's account in accordance with the determination result of said proxy settlement.

2. A proxy fee settlement system according to claim 1, characterized in that said proxy settlement contract is executed when a customer, having confirmed that a proxy fee settlement

service is available before said fee is charged, inputs financial procedure information on said net banking site or automatic teller machine.

3. A proxy fee settlement system according to claim 1, characterized in that said advertisement distribution contract signed by said financial institution or service agent and said partner is a contract per operation terminal such as an automatic teller machine in an advertisement distribution request area, a collective contract signed by a plurality of stores in a shopping district, and a local area contract tailored to the installation areas of operation terminals such as automatic teller machines.

4. A proxy fee settlement system according to claim 1, characterized in that said partner arbitrarily determines limiting conditions for proxy fee settlement under predetermined limitations specified by said financial institution and manages the limiting conditions on said advertisement distribution/proxy settlement contract management means in a proxy settlement contract signed by said financial institution or service agent, said partner and said customer.

5. A net banking site/automatic teller machine management server for managing online services for the net banking site or automatic teller machine at said financial institution or service agent,

characterized in that said server comprises means for selecting methods for financial procedures, proxy settlement contract and proxy settlement status inquiry depending on the connection medium used by a customer such as a cash card, credit card, integrated circuit card and portable terminal.

6. An advertisement distribution/proxy settlement contract management server for managing an advertisement distribution/proxy settlement contract signed by a financial institution or a service agent and a partner performing advertisement distribution at said financial institution or service agent,

characterized in that said server comprises distribution area selecting means for enabling advertisement distribution per operation terminal such as an automatic teller machine managed by said financial institution or service agent and

advertisement distribution/proxy settlement contract means for changing the contract terms depending on the status of a contract with a partner under advertisement distribution and proxy fee settlement contracts with said financial institution or service agent.

7. An account management server for charging a fee for a financial procedure followed by a customer using online services for a net banking site or automatic teller machine to the partner's account,

characterized in that said server comprises a proxy

settlement status management database for inputting information about the financial procedure of a customer from net banking site/automatic teller machine management means for managing online services for the net banking site or automatic teller machine owned by said financial institution or service agent and advertisement distribution/proxy settlement contract management means for managing advertisement distribution/proxy settlement contract services as well as information about the presence/absence of proxy settlement of a fee charged to said customer from proxy settlement determination management means for managing determination on the proxy settlement of a fee, said proxy settlement determination management means owned by a partner under advertisement distribution and proxy fee settlement contracts with said financial institution or service agent, and

settlement account determination/selection means for switching between customer's accounts for fee settlement of said customer based on the input information.

8. A proxy settlement determination management server for determining a proxy settlement with a customer in a partner distributing an advertisement recognized by a customer in online services for the net banking site or automatic teller machine at a financial institution or service agent,

characterized in that said server comprises proxy settlement determination means for determining that said

customer is targeted for proxy fee settlement based on information about the financial procedure of said customer from said financial institution or service agent and information on the use of services by the customer such as purchase of commodities at said partner, and

means for communicating the determination result to said financial institution or service agent.